



## Forensic Mortgage Violation Assessment Screening

### TILA Analysis

Borrower:	Gustavo Romanello	Date Audited:	04/26/2011
Current Servicer:	Bank	Date Closed:	07/22/2005
Note Holder:	UTD	Loan#:	000459401-6

#### Disclosed Final TILDS

APR	FINANCE CHARGE	Amount Financed	Total of Payments
5.8832 %	\$269,813.65	\$143,900.75	\$413,714.40

#### TILA Analysis Actual TILDS

APR	FINANCE CHARGE	Amount Financed	Total of Payments
5.7465 %	\$259,331.81	\$143,884.75	\$403,216.56

Number of Payments (Monthly): ..... 480  
Amount of most common payment: ..... \$899.72  
Amount of any irregular first payment: ..... \$0.00  
Amount of any irregular final payment: ..... \$0.00

#### Based on Independent Assessment & Calculation:

Annual Percentage Rate (APR) Discrepancy: 0.1367 %

Finance Charge Discrepancy: \$10,481.84

\*Violation APR Tolerance for Error on Fixed Rate Loans is .125%;

\*\*Violation APR Tolerance for Error On ARM is .25%;

\*\*\*Violation Finance Charge Tolerance for Error is \$100; Or If Refinance then 1/2 of 1% of total loan

\*\*\*\*Violation Finance Charge Tolerance for Error If In Foreclosure is \$35;